

United States Bankruptcy Court
Southern District of Mississippi

In re:
Derek Austin Murphy
Tiffany Renee Murphy
Debtors

Case No. 25-50136-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Aug 04, 2025

User: mssbad
Form ID: 309A

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Derek Austin Murphy, Tiffany Renee Murphy, 13485 Warren Dr, Gulfport, MS 39503-4529
5469522	Genesis Bank, 202 Main St, Benoit, MS 38725
5469527	+ SMCS, Attn: Banruptcy, 5001 Park St, Moss Point, MS 39563-2733

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Aug 04 2025 19:33:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ EDI: BGASANFORD	Aug 04 2025 23:27:00	George Adam Sanford, McRaney Sanford Killebrew, PLLC, 1 Stonegate Drive, Ste B, Brandon, MS 39042-2622
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Aug 04 2025 19:33:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
cr	+ Email/Text: bkfilings@zwickerpc.com	Aug 04 2025 19:34:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5473055	+ Email/Text: bkfilings@zwickerpc.com	Aug 04 2025 19:34:00	American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5483337	Email/PDF: bncnotices@becket-lee.com	Aug 04 2025 19:35:54	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5480253	+ Email/Text: bkfilings@zwickerpc.com	Aug 04 2025 19:34:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5469516	+ Email/PDF: bncnotices@becket-lee.com	Aug 04 2025 19:36:11	Amex, Po Box 981540, El Paso, TX 79998-1540
5469517	+ EDI: BANKAMER	Aug 04 2025 23:27:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5480522	EDI: BANKAMER	Aug 04 2025 23:27:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5469518	+ EDI: CAPITALONE.COM	Aug 04 2025 23:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5469519	+ EDI: CITICORP	Aug 04 2025 23:27:00	Citibank, Po Box 790040, St Louis, MO 63179-0040
5469520	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 04 2025 19:36:09	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5471886	EDI: DISCOVER	Aug 04 2025 23:27:00	Discover Bank, PO Box 3025, New Albany, OH

District/off: 0538-6
Date Rcvd: Aug 04, 2025

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Form ID: 309A

Page 2 of 2
Total Noticed: 26

			43054-3025
5469521	+ EDI: DISCOVER	Aug 04 2025 23:27:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5477889	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 04 2025 19:33:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5469523	+ EDI: JPMORGANCHASE	Aug 04 2025 23:27:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5474546	Email/PDF: resurgentbknotifications@resurgent.com	Aug 04 2025 19:36:05	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5469524	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 04 2025 19:36:03	Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5469525	Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 04 2025 19:33:00	Nissan Motor Acceptanc, PO Box 78132, Phoenix, AZ 85062-8132
5489271	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 04 2025 19:33:00	Nissan Motor Acceptance Company LLC, fka Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
5469526	+ EDI: PMSCOLLECTS.COM	Aug 04 2025 23:27:00	Progressive Management, 1521 W Cameron Ave, West Covina, CA 91790-2738
5495077	Email/PDF: resurgentbknotifications@resurgent.com	Aug 04 2025 19:35:56	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5483339	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2025

Signature: /s/Gustava Winters

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline
United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Derek Austin Murphy	Social Security number or ITIN	xxx-xx-2045
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Tiffany Renee Murphy	Social Security number or ITIN	xxx-xx-1225
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court for the Southern District of Mississippi		Date case filed in chapter	13 1/31/25
Case number: 25-50136-KMS		Date case converted to chapter	7 8/4/25

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Derek Austin Murphy	Tiffany Renee Murphy
2. All other names used in the last 8 years		fka Tiffany Renee Wright
3. Address	13485 Warren Dr Gulfport, MS 39503	13485 Warren Dr Gulfport, MS 39503
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	George Adam Sanford McRaney Sanford Killebrew, PLLC 1 Stonegate Drive, Ste B Brandon, MS 39042	Contact phone 601-924-5961 Email trustee@mcraneymcraney.com

For more information, see page 2 >

Debtor **Derek Austin Murphy** and **Tiffany Renee Murphy**Case number **25-50136-KMS**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228-563-1790 Date: 8/4/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 10, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: George Adam Sanford Zoom video meeting. Go to zoom.us/join, enter Meeting ID 829 229 1125 and Passcode 2893021594 , OR call 228-292-1399. For additional meeting information go to www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 11/10/25 Filing deadline: 30 days after the conclusion of the meeting of creditors No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	